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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE



TRANSMITTAL FORM

(To be used for all correspondence after initial filing)

Application No.	09/560,215		
	Filing Date	April 28, 2000	
	First Named Inventor	Max Levchin	
	Group Art Unit	3624	
	Examiner Name	Alain L. Bashore	
Total Number of Pages in this Submission:	19	Attorney Docket No.	X00-001

ENCLOSURES (check all that apply)

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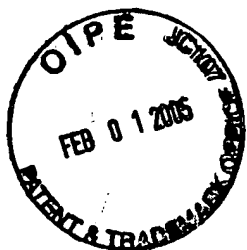
Name	Daniel E. Vaughan (Registration No. 42,199)	Date	February 1, 2005
Signature		Telephone	650-474-1973
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2-2-05

AF/ 3624^{7m}

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Levchin, *et al.*
Application No. : 09/560,215
Filed : April 28, 2000
Docket : X00-001
Title : System and Method for Electronically Exchanging Value
Among Distributed Users

Group/Art Unit : 3624
Examiner : Alain L. Bashore

REPLY UNDER 37 C.F.R. § 1.116

Commissioner for Patents
Alexandria, VA 22313

Sir:

In response to the Office Action mailed November 15, 2004, please amend the application as follows and consider the following Remarks.